Certificate Number: 01401-NYE-DE-012094200

Bankruptcy Case Number: 10-46319



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>August 23, 2010</u>, at <u>9:21</u> o'clock <u>PM EDT</u>, <u>Liz Rais</u> completed a course on personal financial management given <u>by internet</u> by <u>GreenPath, Inc.</u>, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the <u>Eastern</u> District of New York.

Date: August 23, 2010 By: /s/Holli Bratt

Name: Holli Bratt

Title: Counselor